

**REMARKS**

Claims 2-4 and 10-15 remain in this application. Claims 10, 11 and 14 have been amended.

Claims 10-11 and 14-15 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Pitroda. Applicants respectfully traverse this rejection because the cited reference does not disclose or suggest features for withdrawing money data from an information card as described in claims 10, 11 and 14. In the present invention, an electronic money terminal operatively reads the utilization-history data when electronic money data is withdrawn from the information card for authorization for withdrawing the money data. In this manner, no communication with a centralized data management system or computer is necessary each time the information card is used for withdrawing money data.

The Pitroda reference discloses a universal electronic transaction (UET) card which is capable of serving as a number of different cards such as a bank card, identification card, employee card, medical card, etc. The UET card includes storage elements, an input interface, a processor, a display and a communications interface, and is adapted to be interfaced with a communication interface unit (CIU). The CIU is provided with a modem or other suitable means for telecommunicating with remote computers and database facilities for credit verification, card issuing, bill payments, etc. (see col. 10, lines 4-25). In operation, when a user of a UET card wishes to use the card for a transaction, the card is connected to the CIU unit. The CIU unit then dials the main computer center for verification and interfaces with a point of sales (POS) computer (see col. 13, 1-11).

While Fig. 8 of Pitroda teaches various arrangements for interconnecting a UET card with a CIU unit, each arrangement requires that the CIU communicate with the main computer center for verification of the UET card (see col. 13, lines 17-42). Thus, Pitroda teaches that the UET card be in communication with a main computer to perform its intended transactions, which is what the present invention seeks to avoid. To this end, the electronic money terminals of the present invention reads the utilization-history data when electronic money data is withdrawn from the information card for authorization for withdrawing the money data, without communicating with a centralized computer center. For this reason, independent claims 10, 11 and 14, and their respective dependent claims are allowable over Pitroda.

Claims 3-4 and 12-13 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Pitroda. Applicants respectfully traverse this rejection for the reasons given with respect to claims 10 and 11, from which these claims depend, and for the additional features recited in claims 3-4 and 12-13.

In light of the above, Applicants respectfully submit that the present application as now claimed are both not anticipated and non-obvious over the art of record. Accordingly, Applicants respectfully request that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

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